

## CLAIMS

What is claimed is:

- 1 1. A method for conducting a transaction on a website without requiring a user to  
2 submit personal information, comprising the steps of:
  - 3 (a) storing information about a user in a database located remotely from the user;
  - 4 (b) receiving a request from the user for purchase of at least one of a product and a  
5 service on a website;
  - 6 (c) retrieving a purchase pattern of the website; and
  - 7 (d) purchasing the at least one of the product and service on the website based on  
8 the purchase pattern.
- 1 2. A method as recited in claim 1, wherein the purchase pattern includes a  
2 sequence of data required, identification of web pages presented, and actions  
3 required during a purchase transaction.
- 1 3. A method as recited in claim 1, further including the steps of determining an  
2 identification of the website and determining an identifier of the at least one of  
3 the product and service.
- 1 4. A method as recited in claim 3, wherein the step of purchasing the at least one of  
2 the product and service further includes the steps of recreating a purchase  
3 transaction on the website utilizing the user information, the identification of the  
4 website, and the identifier of the at least one of the product and service.
- 1 5. A method as recited in claim 1, wherein the step of purchasing the at least one of  
2 the product and service is performed such that the user remains anonymous.

- 1 6. A method as recited in claim 1, wherein the user makes the request from at least  
2 one of a wireless device and a hardwired device.
- 1 7. A method as recited in claim 1, wherein the user sends the request for purchase  
2 by a single selection of an item on a user interface of the user.
- 1 8. A method as recited in claim 1, wherein the request for purchase is received  
2 from the user utilizing a wireless device.
- 1 9. A method as recited in claim 1, wherein the request for purchase is received  
2 from the user utilizing a device having a physical network connection.
- 1 10. A computer program product embodied on a computer readable medium for  
2 conducting a transaction on a website without requiring a user to submit  
3 personal information, comprising:  
4 (a) a code segment that stores information about a user in a database located  
5 remotely from the user;  
6 (b) a code segment that receives a request from the user for purchase of at least one  
7 of a product and a service on a website;  
8 (c) a code segment that retrieves a purchase pattern of the website; and  
9 (d) a code segment that purchases the at least one of the product and service on the  
10 website based on the purchase pattern.
- 1 11. A computer program product as recited in claim 10, wherein the purchase  
2 pattern includes a sequence of data required, identification of web pages  
3 presented, and actions required during a purchase transaction.

1 12. A computer program product as recited in claim 10, further including a code  
2 segment that determines an identification of the website and a code segment that  
3 determines an identifier of the at least one of the product and service.

1 13. A computer program product as recited in claim 12, wherein the code segment  
2 that purchases the at least one of the product and service further includes a code  
3 segment that recreates a purchase transaction on the website utilizing the user  
4 information, the identification of the website, and the identifier of the at least  
5 one of the product and service.

1 14. A computer program product as recited in claim 10, wherein the code segment  
2 that purchases the at least one of the product and service performs the purchase  
3 such that the user remains anonymous.

1 15. A computer program product as recited in claim 10, wherein the user makes the  
2 request from at least one of a wireless device and a hardwired device.

1 16. A computer program product as recited in claim 10, wherein the user sends the  
2 request for purchase by a single selection of an item on a user interface of the  
3 user.

1 17. A computer program product as recited in claim 10, wherein the request for  
2 purchase is received from the user utilizing a wireless device.

1 18. A computer program product as recited in claim 10, wherein the request for  
2 purchase is received from the user utilizing a device having a physical network  
3 connection.

- 1 19. A system for conducting a transaction on a website without requiring a user to  
2 submit personal information, comprising:
  - 3 (a) logic that stores information about a user in a database located remotely from  
4 the user;
  - 5 (b) logic that receives a request from the user for purchase of at least one of a  
6 product and a service on a website;
  - 7 (c) logic that retrieves a purchase pattern of the website; and
  - 8 (d) logic that purchases the at least one of the product and service on the website  
9 based on the purchase pattern.
- 1 20. A system as recited in claim 19, wherein the purchase pattern includes a  
2 sequence of data required, identification of web pages presented, and actions  
3 required during a purchase transaction.
- 1 21. A system as recited in claim 19, further including logic that determines an  
2 identification of the website and logic that determines an identifier of the at least  
3 one of the product and service.
- 1 22. A system as recited in claim 21, wherein the logic that purchases the at least one  
2 of the product and service further includes logic that recreates a purchase  
3 transaction on the website utilizing the user information, the identification of the  
4 website, and the identifier of the at least one of the product and service.
- 1 23. A system as recited in claim 19, wherein the logic that purchases the at least one  
2 of the product and service performs the purchase such that the user remains  
3 anonymous.
- 1 24. A system as recited in claim 19, wherein the user makes the request from at least  
2 one of a wireless device and a hardwired device.

1 25. A system as recited in claim 19, wherein the user sends the request for purchase  
2 by a single selection of an item on a user interface of the user.

1 26. A system as recited in claim 19, wherein the request for purchase is received  
2 from the user utilizing a wireless device.

1 27. A system as recited in claim 19, wherein the request for purchase is received  
2 from the user utilizing a device having a physical network connection.

1 28. A method for an account aggregation tool for determining a transaction pattern  
2 of a website, comprising the steps of:

- 3 (a) identifying a website;  
4 (b) determining types of user information required on a user information page for  
5 purchase of at least one of a product and a service;  
6 (c) identifying the user information page;  
7 (d) associating the types of information required with fields of the information page;  
8 and  
9 (e) storing the types of information, an identification of the information page, and  
10 the associations of the types of information and the fields.

1 29. A method as recited in claim 28, wherein a manner in which the user  
2 information is sent to the website is also recorded.

1 30. A method as recited in claim 28, wherein the request for purchase is received  
2 from the user utilizing a wireless device.

1 31. A method as recited in claim 28, wherein the request for purchase is received  
2 from the user utilizing a device having a physical network connection.